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PRIVILEGED AND CONFIDENTIAL
ATTORNEY-CLIENT COMMUNICATION
AND ATTORNEY WORK PRODUCT

Mr. John Polk
Lockheed Martin IMS
1200 K Street, Northwest
Washington, DC 20005

Re: New U.S. Patent Application
Inventor: John Polk
Title: Method and Apparatus for Payment Processing Using
Debit-based Electronic Funds Transfer and Disbursement
Processing Using Addendum-based Electronic Data Interchange
Our Reference: 06556.0003

Dear John:

We are enclosing for your review a draft patent application and accompanying draft drawings regarding the above invention.

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FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L. L. P.

Mr. John Polk
September 12, 1997
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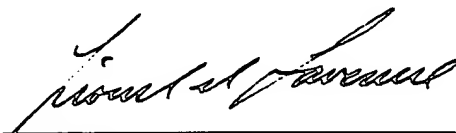
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We look forward to receiving your comments. If you have any questions concerning the preparation of this application, please call me at your convenience.

With best regards,

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.



By: Lionel M. Lavenue

Enclosures

cc: Robert E. Converse, Jr., Esq.
Thomas H. Martin, Esq.